

**Method and System for Managing Accounts Receivable and Payable and  
Recording Medium for Storing Program to Realize the Method**

**ABSTRACT OF THE DISCLOSURE**

A virtual company acting as an intermediary for transactions manages

- 5 accounts receivable and the accounts payable accrued between a seller organization and a buyer organization based on the ordering and order-receiving data, transfers funds and provides the financial services based on the accounts receivable. The virtual company relays the data from a party in transactions to the other party, prepares the accounts payable data and the payment management data for the buyer organization and sends them to the buyer  
10 organization, while preparing the inspected goods accounts receivable data and the receipts management data for the seller organization and sends them to the seller organization. The virtual company requests a bank to transfer funds, and notifies the seller organization that the financial services are available for the seller organization based on the accounts receivable accrued to the seller organization before the payment.

SF 1240412 v2